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**REMARKS**

Claims 30, 31, and 33-36 are presently pending and stand rejected. Claims 1-29 and 32 were rejected and are cancelled without prejudice.

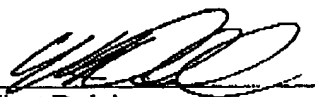
Claim 30, rejected under 35 U.S.C. 102 as anticipated by Husain, is amended to recite, among other limitations, "an input for receiving account information associated with the application for credit over a second network, said second network comprising a Gateway GPRS Service Node". It is respectfully submitted that Husain does not teach or fairly suggest the foregoing limitation. Accordingly, Examiner is requested to withdraw the rejection to claim 30 and dependent claims 31 and 33-36.

**Conclusion**

For the foregoing reasons, each of the pending claims are allowable making the application in a condition for allowance. A notice of allowance is respectfully requested. It is believed that no fee is due, however, to the extent that any fee is due, the Commissioner is hereby authorized to charge such fee to charge account 13-0017.

The Commissioner is hereby authorized to charge any fees which are presently required, or credit any overpayment, to Deposit Account No. 13-0017.

Respectfully submitted,



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